

EXHIBIT 14



GLOBE LIFE AND ACCIDENT INSURANCE COMPANY
GLOBE LIFE CENTER • OKLAHOMA CITY, OKLAHOMA 73184 • (972) 540-6542

MAY 08 2009

CLAIMS

4/20/2009
0165

Dr. Sherion Moon
REDACTED

Powder Springs, GA 30127

RE: Policy Number: 00J280363
Insured: Velma Middlebrooks

Dear Dr. Moon:

We are sorry to learn of the death of the above named insured. Please extend our sympathy to her family and friends.

In order to evaluate this claim for life insurance benefits, the following proof of loss items must be submitted.

- (X) A written statement from the beneficiary listing their current mailing address and social security number.
- (X) A Certified Death Certificate showing the cause and manner of death.
- (X) A copy of the obituary.
- (X) If death is due to homicide, a copy of the newspaper article.

Please return the requested information in the enclosed envelope as promptly as possible in order to expedite the evaluation of this claim.

*Please note
No envelope was
included.*

Sincerely,

J Kyle
Life Benefits Division

REDACTED

Enclosure: Return Envelope

L43L